

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GLORIA J CLARK

Debtor(s)

Case No. 07-14884

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/17/2007.
- 2) The plan was confirmed on 10/24/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/06/2009, 10/05/2011.
- 5) The case was completed on 10/10/2012.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,491.88.
- 10) Amount of unsecured claims discharged without payment: \$61,853.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$66,420.07
Less amount refunded to debtor	\$0.07

NET RECEIPTS: \$66,420.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,930.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,314.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,244.11

Attorney fees paid and disclosed by debtor: \$1,570.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	5,965.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	6,571.00	6,179.02	6,179.02	1,166.66	0.00
CHASE BANK USA	Unsecured	352.00	383.27	383.27	72.37	0.00
COUNTRYWIDE FINANCIAL	Secured	4,439.09	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	15,365.00	15,517.64	15,517.64	2,929.89	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,807.00	4,942.52	4,942.52	933.20	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,671.00	8,122.68	8,122.68	1,533.64	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	504.36	504.36	95.23	0.00
ECMC	Unsecured	12,351.00	12,504.50	12,504.50	2,360.97	0.00
FDS NATIONAL BANK	Unsecured	358.00	NA	NA	0.00	0.00
FEDERATED RETAIL HOLDING	Unsecured	NA	393.84	393.84	74.36	0.00
GE CAPITAL RETAIL BANK	Unsecured	139.00	139.09	139.09	26.26	0.00
GEMB	Unsecured	464.00	NA	NA	0.00	0.00
JACKSON & PERKINS	Unsecured	275.90	290.46	290.46	54.84	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	682.00	729.62	729.62	137.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	470.00	470.60	470.60	88.85	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,243.00	8,470.56	8,470.56	1,599.33	0.00
RIVERSIDE COUNTY TAX COLLECTC	Secured	NA	NA	NA	0.00	0.00
SW DIGAST DIS CONSULTANTS	Unsecured	390.61	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	3,913.00	4,075.19	4,075.19	769.44	0.00
WELLS FARGO DEALERS SERVICES	Secured	38,235.98	38,235.98	38,235.98	38,235.98	7,852.86
WESCOM CU	Unsecured	8,014.00	9,079.25	9,079.25	1,714.25	0.00
WESCOM CU	Unsecured	4,581.00	4,869.93	4,869.93	919.49	0.00
WESCOM CU	Unsecured	3,159.00	3,233.45	3,233.45	610.51	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$38,235.98	\$38,235.98	\$7,852.86
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$38,235.98	\$38,235.98	\$7,852.86
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,905.98	\$15,087.05	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,244.11</u>	
Disbursements to Creditors	<u>\$61,175.89</u>	
TOTAL DISBURSEMENTS :		<u>\$66,420.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.